

## DOCUMENT RESUME

ED 446 203

UD 033 836

TITLE Health Insurance, Access, and Use: United States. Tabulations from the 1997 National Survey of America's Families. State Profiles. Assessing the New Federalism: An Urban Institute Program To Assess Changing Social Policies.

INSTITUTION Urban Inst., Washington, DC.

SPONS AGENCY Annie E. Casey Foundation, Baltimore, MD.; Kellogg Foundation, Battle Creek, MI.; Robert Wood Johnson Foundation, Princeton, NJ.; Henry J. Kaiser Family Foundation, Menlo Park, CA.; Ford Foundation, New York, NY.; John D. and Catherine T. MacArthur Foundation, Chicago, IL.; Mott (C.S.) Foundation, Flint, MI.; David and Lucile Packard Foundation, Los Altos, CA.; McKnight Foundation, Minneapolis, MN.; Commonwealth Fund, New York, NY.; Lynde and Harry Bradley Foundation, Milwaukee, WI.; Joyce Foundation, Chicago, IL.; Rockefeller Foundation, New York, NY.; Fund for New Jersey, East Orange.; Weingart Foundation, Los Angeles, CA.

PUB DATE 2000-07-00

NOTE 39p.; Additional support provided by the Stuart Foundation.

AVAILABLE FROM For full text: <http://www.urban.org>.

PUB TYPE Numerical/Quantitative Data (110) -- Reports - Descriptive (141)

EDRS PRICE MF01/PC02 Plus Postage.

DESCRIPTORS Children; Family Health; \*Health Insurance; \*Low Income Groups; National Surveys; Poverty; \*Profiles; \*State Programs; Tables (Data)

## ABSTRACT

The tables in this document are based on data collected through the National Survey of America's Families (NSAF), a household survey conducted as part of the Assessing the New Federalism project. The project is national in scope, but has selected 13 focal states for intensive study. These tabulations are based on the 1997 round of the NSAF. They provide information on a variety of measures of insurance coverage, access to care, and health services use. The data presented on the numbers of uninsured and the uninsurance rates show a lower percentage of children and nonelderly adults being uninsured than reported by the Census. The report's tables provide basic descriptive data in an easily accessible form, but they do not offer interpretations or explanations. Tables 1 through 10 show the distribution of types of insurance coverage. Other tables describe the uninsured, Medicaid recipients, and low-come groups. Information is also provided about access to health care for children by type of insurance. (Contains 17 tables, 5 references, and 25 endnotes.) (SLD)

# Health Insurance, Access, and Use: United States

Tabulations from the 1997  
National Survey of  
America's Families

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July 2000

# State Profiles



Assessing  
the New  
Federalism

*An Urban Institute  
Program to Assess  
Changing Social  
Policies*

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## Assessing the New Federalism

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's Web site: <http://www.urban.org>. This paper is one in a series of discussion papers analyzing information from these and other sources.

This paper received special funding from the Kaiser Commission on Medicaid and the Uninsured, a project of the Henry J. Kaiser Family Foundation. Additional funding came from The Annie E. Casey Foundation, the W.K. Kellogg Foundation, The Robert Wood Johnson Foundation, The Henry J. Kaiser Family Foundation, The Ford Foundation, The John D. and Catherine T. MacArthur Foundation, the Charles Stewart Mott Foundation, The David and Lucile Packard Foundation, The McKnight Foundation, The Commonwealth Fund, the Stuart Foundation, the Weingart Foundation, The Fund for New Jersey, The Lynde and Harry Bradley Foundation, the Joyce Foundation, and The Rockefeller Foundation. Diligent programming support was provided by Emily Greenman and Aparna Lhila.

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The tables that follow are based on data collected through the National Survey of America's Families (NSAF) – a household survey conducted as part of the Urban Institute's *Assessing the New Federalism (ANF)* project. ANF is a multiyear research project designed to analyze the devolution of responsibility for social programs from the federal government to the states. The project is national in scope, but it selected 13 focal states for intensive study. These states include Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin (see Kondratas, Weil, and Goldstein 1998 for more details). The NSAF was fielded in 1997 and 1999 and is planned for 2002.

These tabulations for the United States are based on the 1997 round of NSAF and provide information on a variety of measures of insurance coverage, access, and utilization. The intent of this report is to provide basic descriptive data in an easily accessible form, but not to offer interpretations or explanations. Assessment of the meaning of these data is left to the reader, although a variety of analytic efforts are under way at the Urban Institute.

Tables 1 through 10 show the distribution of types of insurance coverage (employer, other private, Medicaid/state program, other public and uninsured) for all nonelderly residents of the U.S. by selected subgroups. Subgroups are defined based on age, family income, gender, race/ethnicity, family structure, family work status, firm size (for workers), community type, and country of origin. Table 11 presents characteristics of the uninsured. Table 12 summarizes estimates of uninsurance rates for each of the subgroups shown in Table 11. Table 13 describes characteristics of all Medicaid enrollees and poor and near-poor Medicaid enrollees, respectively. Tables 14 - 17 are supplemented by Tables 14a - 17a, which contain data on the low-income subgroup (defined as people in households with incomes below 200 percent of the federal poverty level). Tables 14 and 14a present indicators of access to health care for children by type of insurance. Tables 15 and 15a parallel the preceding children's tables, but with data on access to health care for adults. Tables 16, 16a, 17, and 17a report utilization of health care for children and adults by type of insurance coverage. (Comparable tables for each of the 13 focal states are available at the Urban Institute Web site, [www.urban.org](http://www.urban.org).)

## **Description of NSAF**

The NSAF is a household survey that provides information on more than 100,000 children and adults representing the noninstitutionalized civilian population under age 65. The NSAF sample was designed to provide both state-representative estimates in the 13 ANF focal states *and* reliable national-level estimates. Approximately 3,000 interviews, on average, were completed in each of the 13 study states in 1997, with 5,000 interviews conducted in the balance of the nation. NSAF is unique because (1) the sample was designed to allow for state-specific estimates from the 13 case study states; (2) low-income families (those with incomes below 200 percent of the federal poverty level) were oversampled; and (3) it contains information on a broad range of economic, social, and health care topics not typically available in a single survey. On

health care, NSAF collects information related to insurance coverage, health status, access to care, and health services use. The low-income oversample is particularly critical, because the policies that ANF is studying have their greatest effect within this large and potentially vulnerable group. In 1997, more than 40 percent of the interviews were conducted with low-income families. (For more details on the survey, please refer to the online methodology series, located at <http://newfederalism.urban.org/nsaf/methodology.html>.)

The NSAF is designed to give researchers a better opportunity than has been previously available to study key issues related to the impacts of devolution. By surveying families nationally, and in 13 diverse states, NSAF allows for (1) careful documentation of state variation in health care indicators and other measures of family well-being and (2) monitoring changes over time. In terms of health policy as it relates to low-income families, the NSAF is particularly timely as a tool for studying welfare reform, the new State Children's Health Insurance Program, and the rapid expansion of managed care within the Medicaid program. Ultimately, the success of this new survey will be judged by its ability to be used by both researchers and policymakers as a source of information that can aid in the design and assessment of policy decisions.

The overall household response rate for the NSAF was 70 percent (Dean Brick et al. 1999). Responses to the interviews were weighted to provide estimates representative of the populations in the 13 individual states as well as in the nation. The weights reflect the design features of the sample, including the oversampling of low-income households in the study states, and contain adjustments for nonresponse and undercoverage (Brick et al. 1999). Missing responses for employment, earnings, income, and selected items on health care coverage, access, and use were imputed at the person level. The economic hardship and housing items were imputed at the household level (Dipko et al. 1999).

The data presented on the numbers of uninsured and the uninsurance rates show a lower percentage of children and nonelderly adults being uninsured than reported through the Census Bureau's Current Population Survey (CPS). Although there are many differences between NSAF and CPS, two fundamental differences relate to the surveys' approaches to measuring insurance coverage. First, CPS measures insurance coverage during the calendar year prior to the survey (which occurs in March), while NSAF measured insurance coverage at the time of the survey. As a result, the CPS uninsurance rate would not be directly comparable to the statistics reported in these tables. Second, approaches to measuring insurance coverage are not directly comparable. CPS asks a series of questions about insurance coverage and then assumes that any person not designated as being covered through any type of health plan is uninsured. NSAF used a series of questions similar in wording to CPS (with the exception of the time frame) but added a question that verifies whether people who appear not to have coverage are, in fact, uninsured. A substantial number of respondents used this opportunity to designate a particular type of coverage for those who initially appeared to be uninsured. Were it not for this confirmation question, the proportion of people lacking health insurance at the time of the NSAF survey would

have been slightly greater than the uninsurance rate published by the Census Bureau. A more detailed analysis of the implications of this confirmation question is available in Rajan, Zuckerman, and Brennan (2000).

### **Public Use Files**

Public use data files from the 1997 NSAF are available via the Internet to permit the entire research community to benefit from this resource. The releases will result in a data structure comparable to that of the Urban Institute's internal analysis files. In addition, we have released a Windows-based program – The NSAF Tabulator – designed to provide users with easy access to data collected in the National Survey of America's Families. As a result, very little knowledge of the NSAF is necessary in order to design and generate custom tables, and users do not need to have knowledge of statistical software. This first release of the Tabulator included the same variables as the NSAF Child Public Use File. These variables focus on children and their primary caregivers and include information on demographics, living arrangements, income, health, education, activities, child behavior, parenting, and attitudes of primary caregivers. After filling in a short registration form, users can access the public use files and the Tabulator free of charge on the ANF Web site at <http://newfederalism.urban.org/nsaf/cpuf/index.htm>.

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Table 1: Health Insurance Coverage of U.S. Nonelderly Population, by Age<sup>1</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>			Total	
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	(S.E.)
All	158,379,683	67.7	(0.3)	12,160,292	5.2	(0.2)	20,605,073	8.8	(0.2)	6,761,299	2.9	(0.2)	36,105,829	15.4	(0.3)	234,012,176	(0.3)
Children	45,917,344	64.5	(0.5)	2,767,149	3.9	(0.2)	12,376,682	17.4	(0.4)	1,714,441	2.4	(0.2)	8,425,308	11.8	(0.3)	71,200,924	(0.3)
0-10	27,548,314	62.1	(0.7)	1,568,636	3.5	(0.3)	9,183,042	20.7	(0.6)	1,224,950	2.8	(0.3)	4,812,804	10.9	(0.5)	44,337,745	(0.5)
11-17	18,369,030	68.4	(0.9)	1,198,514	4.5	(0.4)	3,193,640	11.9	(0.7)	489,491	1.8	(0.2)	3,612,504	13.5	(0.5)	26,863,179	(0.5)
Adults	112,462,339	69.1	(0.4)	9,393,143	5.8	(0.2)	8,228,391	5.1	(0.2)	5,046,858	3.1	(0.2)	27,680,521	17.0	(0.3)	162,811,252	(0.3)
18-34	40,296,859	62.1	(0.6)	3,494,945	5.4	(0.3)	4,121,094	6.4	(0.3)	1,609,096	2.5	(0.2)	15,408,208	23.7	(0.7)	64,930,203	(0.7)
35-64	72,165,480	73.7	(0.4)	5,898,198	6.0	(0.3)	4,107,297	4.2	(0.2)	3,437,761	3.5	(0.2)	12,272,313	12.5	(0.4)	97,881,049	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

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Table 2: Health Insurance Coverage of U.S. Nonelderly Population, by Poverty Level<sup>1</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
All	158,379,683	67.7	(0.3)	12,160,292	5.2	(0.2)	20,605,073	8.8	(0.2)	6,761,299	2.9	(0.2)	36,105,829	15.4	(0.3)
Less than 100 percent	7,032,114	20.1	(0.9)	1,874,945	5.4	(0.5)	13,609,464	38.9	(1.1)	986,971	2.8	(0.3)	11,442,739	32.7	(0.9)
100-200 percent	21,200,174	49.1	(0.9)	2,651,075	6.1	(0.4)	4,797,314	11.1	(0.6)	2,027,011	4.7	(0.4)	12,537,960	29.0	(0.7)
200-300 percent	30,716,568	73.9	(0.7)	1,994,739	4.8	(0.4)	1,393,518	3.4	(0.3)	1,596,060	3.8	(0.3)	5,882,705	14.2	(0.7)
300 percent or higher	99,430,827	87.0	(0.4)	5,639,533	4.9	(0.2)	804,778	0.7	(0.1)	2,151,258	1.9	(0.2)	6,242,425	5.5	(0.3)
Children (See Note Below)	45,917,344	64.5	(0.5)	2,767,149	3.9	(0.2)	12,376,682	17.4	(0.4)	1,714,441	2.4	(0.2)	8,425,308	11.8	(0.3)
Less than 100 percent	2,650,606	18.1	(1.4)	350,545	2.4	(0.3)	8,350,082	57.0	(1.5)	262,014	1.8	(0.3)	3,044,935	20.8	(1.1)
100-200 percent	8,354,560	52.7	(1.2)	731,640	4.6	(0.5)	2,859,316	18.0	(0.9)	532,651	3.4	(0.5)	3,371,473	21.3	(1.0)
200-300 percent	10,883,865	79.2	(1.0)	500,901	3.6	(0.4)	730,773	5.3	(0.5)	462,114	3.4	(0.5)	1,173,161	8.5	(0.8)
300 percent or higher	24,028,314	89.2	(0.8)	1,184,063	4.4	(0.4)	436,511	1.6	(0.2)	457,662	1.7	(0.3)	835,740	3.1	(0.4)
Adults	112,462,339	69.1	(0.4)	9,393,143	5.8	(0.2)	8,228,391	5.1	(0.2)	5,046,858	3.1	(0.2)	27,680,521	17.0	(0.3)
Less than 100 percent	4,381,508	21.6	(0.9)	1,524,400	7.5	(0.7)	5,259,382	25.9	(0.9)	724,957	3.6	(0.3)	8,397,805	41.4	(1.1)
100-200 percent	12,845,614	46.9	(1.0)	1,919,435	7.0	(0.5)	1,937,998	7.1	(0.5)	1,494,360	5.5	(0.5)	9,166,486	33.5	(0.8)
200-300 percent	19,832,704	71.3	(0.9)	1,493,838	5.4	(0.5)	662,745	2.4	(0.3)	1,133,946	4.1	(0.4)	4,709,545	16.9	(0.8)
300 percent or higher	75,402,514	86.4	(0.5)	4,455,470	5.1	(0.3)	368,266	0.4	(0.1)	1,693,595	1.9	(0.3)	5,406,685	6.2	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

Note: "Children" include persons under 18 years of age. If 18-year-olds had been included with "children," the number of uninsured children would have increased to 9,159,312. Of these 9,159,312 uninsured children, 3,299,917 were in families with incomes below poverty, 3,713,583 were in families with incomes between 100 and 200 percent of poverty, and the remaining 2,145,811 were in families with higher incomes.

See further notes following last table.



Table 3: Health Insurance Coverage of U.S. Nonelderly Population, by Gender<sup>1</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
<b>All</b>	158,379,683	67.7	(0.3)	12,160,292	5.2	(0.2)	20,605,073	8.8	(0.2)	6,761,299	2.9	(0.2)	36,105,829	15.4	(0.3)
Female	79,432,908	67.5	(0.4)	6,103,999	5.2	(0.2)	12,088,892	10.3	(0.3)	2,868,406	2.4	(0.1)	17,121,023	14.6	(0.3)
Male	78,946,776	67.8	(0.4)	6,056,293	5.2	(0.2)	8,516,181	7.3	(0.2)	3,892,893	3.3	(0.2)	18,984,806	16.3	(0.4)
<b>Children</b>	45,917,344	64.5	(0.5)	2,767,149	3.9	(0.2)	12,376,682	17.4	(0.4)	1,714,441	2.4	(0.2)	8,425,308	11.8	(0.3)
Female	22,341,684	64.3	(0.7)	1,259,417	3.6	(0.2)	6,167,414	17.8	(0.6)	773,128	2.2	(0.2)	4,202,313	12.1	(0.5)
Male	23,575,660	64.7	(0.7)	1,507,732	4.1	(0.3)	6,209,268	17.0	(0.5)	941,313	2.6	(0.3)	4,222,995	11.6	(0.5)
<b>Adults</b>	112,462,339	69.1	(0.4)	9,393,143	5.8	(0.2)	8,228,391	5.1	(0.2)	5,046,858	3.1	(0.2)	27,680,521	17.0	(0.3)
Female	57,091,224	68.9	(0.5)	4,844,582	5.9	(0.3)	5,921,478	7.2	(0.3)	2,095,277	2.5	(0.2)	12,918,710	15.6	(0.3)
Male	55,371,115	69.3	(0.5)	4,548,561	5.7	(0.3)	2,306,913	2.9	(0.2)	2,951,580	3.7	(0.2)	14,761,811	18.5	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

Table 4: Health Insurance Coverage of U.S. Nonelderly Population, by Race/Ethnicity<sup>1</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
<b>All</b>	158,379,683	67.7	(0.3)	12,160,292	5.2	(0.2)	20,605,073	8.8	(0.2)	6,761,299	2.9	(0.2)	36,105,829	15.4	(0.3)
White Non-Hispanic	121,887,388	74.0	(0.4)	9,947,997	6.0	(0.2)	9,035,200	5.5	(0.2)	4,304,256	2.6	(0.2)	19,576,951	11.9	(0.3)
Black Non-Hispanic	16,871,499	55.1	(1.5)	831,187	2.7	(0.4)	5,877,383	19.2	(0.9)	1,327,897	4.3	(0.5)	5,691,183	18.6	(0.9)
Hispanic	12,992,300	46.2	(1.1)	781,924	2.8	(0.4)	4,799,777	17.1	(0.7)	650,770	2.3	(0.3)	8,886,799	31.6	(1.0)
Other Non-Hispanic	6,628,496	62.8	(1.8)	599,184	5.7	(1.0)	892,714	8.5	(1.0)	478,375	4.5	(1.1)	1,950,896	18.5	(1.3)
<b>Children</b>	45,917,344	64.5	(0.5)	2,767,149	3.9	(0.2)	12,376,682	17.4	(0.4)	1,714,441	2.4	(0.2)	8,425,308	11.8	(0.3)
White Non-Hispanic	34,101,114	73.8	(0.6)	2,262,251	4.9	(0.3)	4,719,961	10.2	(0.5)	1,027,533	2.2	(0.2)	4,077,789	8.8	(0.3)
Black Non-Hispanic	5,265,339	47.4	(1.9)	185,831	1.7	(0.4)	3,802,361	34.2	(1.6)	400,943	3.6	(0.7)	1,450,854	13.1	(0.9)
Hispanic	4,390,807	41.7	(1.4)	243,792	2.3	(0.5)	3,312,154	31.4	(1.2)	192,974	1.8	(0.3)	2,400,961	22.8	(1.3)
Other Non-Hispanic	2,160,085	64.2	(2.2)	75,275	2.2	(0.6)	542,206	16.1	(2.0)	92,991	2.8	(0.8)	495,704	14.7	(1.7)
<b>Adults</b>	112,462,339	69.1	(0.4)	9,393,143	5.8	(0.2)	8,228,391	5.1	(0.2)	5,046,858	3.1	(0.2)	27,680,521	17.0	(0.3)
White Non-Hispanic	87,786,274	74.0	(0.4)	7,685,747	6.5	(0.2)	4,315,239	3.6	(0.2)	3,276,723	2.8	(0.2)	15,499,162	13.1	(0.4)
Black Non-Hispanic	11,606,160	59.5	(1.6)	645,355	3.3	(0.6)	2,075,022	10.6	(0.6)	926,954	4.8	(0.5)	4,240,329	21.8	(1.2)
Hispanic	8,601,493	49.0	(1.2)	538,132	3.1	(0.5)	1,487,623	8.5	(0.5)	457,797	2.6	(0.4)	6,485,837	36.9	(1.2)
Other Non-Hispanic	4,468,412	62.2	(2.1)	523,909	7.3	(1.4)	350,508	4.9	(0.8)	385,384	5.4	(1.5)	1,455,192	20.3	(1.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 5: Health Insurance Coverage of U.S. Adults Ages 18-64, by Family Structure<sup>1,7</sup>

	Employer <sup>2</sup>		Other Private <sup>3</sup>		Medicaid/State <sup>4</sup>		Other Public <sup>5</sup>		Uninsured <sup>6</sup>	
	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)
All Adults	112,462,339	69.1 (0.4)	9,393,143	5.8 (0.2)	8,228,391	5.1 (0.2)	5,046,858	3.1 (0.2)	27,680,521	17.0 (0.3)
Married, with Children	39,638,082	76.8 (0.5)	1,890,087	3.7 (0.3)	1,498,278	2.9 (0.2)	1,344,254	2.6 (0.3)	7,249,702	14.0 (0.5)
Married, without Children	36,092,159	77.9 (0.8)	3,077,776	6.6 (0.4)	708,467	1.5 (0.2)	1,911,194	4.1 (0.4)	4,556,076	9.8 (0.6)
Single, with Children	5,141,200	42.4 (0.9)	349,675	2.9 (0.4)	3,109,817	25.6 (1.0)	262,871	2.2 (0.4)	3,266,646	26.9 (0.9)
Single, without Children	31,590,898	59.9 (0.8)	4,075,605	7.7 (0.5)	2,911,828	5.5 (0.3)	1,528,539	2.9 (0.3)	12,608,097	23.9 (0.7)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 6: Health Insurance Coverage of U.S. Children Ages 0-17, by Family Type<sup>1,8</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
All Children	45,738,987	64.4	(0.5)	2,766,090	3.9	(0.2)	12,351,424	17.4	(0.5)	1,713,103	2.4	(0.2)	8,405,788	11.8	(0.3)
Two-parent family	36,874,698	74.1	(0.6)	2,183,314	4.4	(0.3)	4,232,951	8.5	(0.4)	1,282,766	2.6	(0.2)	5,183,521	10.4	(0.4)
One-parent family	8,345,503	44.0	(1.1)	516,752	2.7	(0.3)	7,021,593	37.0	(1.1)	395,162	2.1	(0.3)	2,693,071	14.2	(0.7)
No parents	518,786	23.1	(2.0)	66,024	2.9	(0.8)	1,096,880	48.8	(2.7)	35,174	1.6	(0.6)	529,196	23.6	(2.2)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 7: Health Insurance Coverage of U.S. Nonelderly Population, by Family Work Status<sup>1,9</sup>

	Employer <sup>2</sup>		Other Private <sup>3</sup>		Medicaid/State <sup>4</sup>		Other Public <sup>5</sup>		Uninsured <sup>6</sup>	
	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)
All	158,379,883	67.7 (0.3)	12,160,292	5.2 (0.2)	20,605,073	8.8 (0.2)	6,761,299	2.9 (0.2)	36,105,829	15.4 (0.3)
Full-Time Worker(s)	146,812,844	75.5 (0.4)	8,804,875	4.5 (0.2)	7,724,189	4.0 (0.1)	4,674,080	2.4 (0.2)	26,348,729	13.6 (0.3)
Part-Time Worker(s) only	5,234,829	36.7 (1.5)	1,398,015	9.8 (0.9)	3,029,556	21.2 (1.3)	588,474	4.1 (0.7)	4,022,178	28.2 (1.3)
No Workers	6,332,011	25.0 (0.9)	1,957,402	7.7 (0.6)	9,851,328	38.8 (1.3)	1,498,745	5.9 (0.5)	5,734,922	22.6 (0.9)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

Table 8: Health Insurance Coverage of U.S. Nonelderly Working Population, by Firm Size<sup>1,10</sup>

	Employer <sup>2</sup>		Other Private <sup>3</sup>		Medicaid/State <sup>4</sup>		Other Public <sup>5</sup>		Uninsured <sup>6</sup>	
	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)	Number	Percent (S.E.)
All Working Adults	70,795,167	79.1 (0.5)	2,673,746	3.0 (0.2)	1,643,247	1.8 (0.1)	897,529	1.0 (0.1)	13,523,086	15.1 (0.4)
0-99 Employees	36,610,431	71.5 (0.7)	2,167,456	4.2 (0.3)	1,267,010	2.5 (0.2)	678,256	1.3 (0.2)	10,501,171	20.5 (0.7)
100-999 Employees	25,023,434	87.8 (0.7)	430,004	1.5 (0.3)	341,843	1.2 (0.1)	201,031	0.7 (0.2)	2,510,152	8.8 (0.6)
1,000 Employees or More	9,161,302	93.5 (0.8)	76,286	0.8 (0.2)	34,394	0.4 (0.1)	18,242	0.2 (0.1)	511,762	5.2 (0.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 9: Health Insurance Coverage of U.S. Nonelderly Population, by Community Type<sup>1,10</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
All	158,379,683	67.7	(0.3)	12,160,292	5.2	(0.2)	20,605,073	8.8	(0.2)	6,761,299	2.9	(0.2)	36,105,829	15.4	(0.3)
MSA	129,731,204	69.4	(0.4)	9,070,314	4.9	(0.2)	15,700,418	8.4	(0.2)	5,420,097	2.9	(0.2)	27,008,225	14.5	(0.3)
Children	37,650,724	66.5	(0.6)	1,992,190	3.5	(0.2)	9,525,798	16.8	(0.5)	1,455,084	2.6	(0.2)	6,021,533	10.6	(0.4)
Adults	92,080,480	70.7	(0.5)	7,078,124	5.4	(0.2)	6,174,620	4.7	(0.2)	3,965,014	3.0	(0.2)	20,986,692	16.1	(0.4)
Non-MSA	28,442,893	60.9	(1.2)	3,089,978	6.6	(0.5)	4,899,566	10.5	(0.7)	1,250,313	2.7	(0.3)	9,037,603	19.3	(0.8)
Children	8,205,254	56.7	(1.6)	774,959	5.4	(0.7)	2,845,796	19.7	(1.2)	259,357	1.8	(0.3)	2,399,482	16.6	(1.0)
Adults	20,237,639	62.8	(1.2)	2,315,019	7.2	(0.5)	2,053,771	6.4	(0.5)	990,955	3.1	(0.3)	6,638,120	20.6	(0.9)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.



Table 10: Health Insurance Coverage of U.S. Nonelderly Population, by Place of Birth<sup>1</sup>

	Employer <sup>2</sup>			Other Private <sup>3</sup>			Medicaid/State <sup>4</sup>			Other Public <sup>5</sup>			Uninsured <sup>6</sup>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
All	158,379,683	67.7	(0.3)	12,160,292	5.2	(0.2)	20,605,073	8.8	(0.2)	6,761,299	2.9	(0.2)	36,105,829	15.4	(0.3)
U.S.-born	149,445,827	69.0	(0.4)	11,157,065	5.2	(0.2)	19,463,198	9.0	(0.2)	6,347,557	2.9	(0.2)	30,108,090	13.9	(0.3)
Foreign-born	8,933,856	51.1	(1.5)	1,003,227	5.7	(0.8)	1,141,875	6.5	(0.5)	413,742	2.4	(0.4)	5,997,739	34.3	(1.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 11: Characteristics of the Uninsured in the  
United States, 1997<sup>12</sup>**

	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>All</b>	36,105,829	100.0	-
<b>Age</b>			
0-10	4,812,804	13.3	(0.5)
11-17	3,612,504	10.0	(0.4)
18-34	15,408,208	42.7	(0.8)
35-64	12,272,313	34.0	(0.8)
<b>Gender</b>			
Female	17,121,023	47.4	(0.6)
Male	18,984,806	52.6	(0.6)
<b>Race/Ethnicity</b>			
White Non-Hispanic	19,576,951	54.2	(1.0)
Black Non-Hispanic	5,691,183	15.8	(0.8)
Hispanic	8,886,799	24.6	(0.7)
Other Non-Hispanic	1,950,896	5.4	(0.3)
<b>Income</b>			
Less than 100 percent	11,442,739	31.7	(0.9)
100-200 percent	12,537,960	34.7	(0.9)
200-300 percent	5,882,705	16.3	(0.6)
300 percent or higher	6,242,425	17.3	(0.9)
<b>Community Type<sup>13</sup></b>			
MSA	27,008,225	74.9	(1.0)
Non-MSA	9,037,603	25.1	(1.0)
<b>Place of Birth</b>			
U.S.-born	30,108,090	83.4	(0.8)
Foreign-born	5,997,739	16.6	(0.8)
<b>Health Status</b>			
Fair/Poor Health	6,559,851	18.2	(0.7)
Excellent/Very Good/Good Health	29,545,978	81.8	(0.7)
Has a Limiting Disability <sup>14</sup>	5,215,370	14.4	(0.5)

Source: Urban Institute tabulations of the National Survey of  
America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 12: Uninsurance Rates for Selected  
Subgroups of U.S. Population, 1997<sup>12</sup>**

	<u>Percent</u>	<u>(S.E.)</u>
<b>All</b>	15.4	(0.3)
<b>Age</b>		
0-10	10.9	(0.5)
11-17	13.5	(0.5)
18-34	23.7	(0.7)
35-64	12.5	(0.4)
<b>Gender</b>		
Female	14.6	(0.3)
Male	16.3	(0.4)
<b>Race/Ethnicity</b>		
White Non-Hispanic	11.9	(0.3)
Black Non-Hispanic	18.6	(0.9)
Hispanic	31.6	(1.0)
Other Non-Hispanic	18.5	(1.3)
<b>Income</b>		
Less than 100 percent	32.7	(0.9)
100-200 percent	29.0	(0.7)
200-300 percent	14.2	(0.7)
300 percent or higher	5.5	(0.3)
<b>Community Type<sup>13</sup></b>		
MSA	14.5	(0.3)
Non-MSA	19.3	(0.8)
<b>Place of Birth</b>		
U.S.-born	13.9	(0.3)
Foreign-born	34.3	(1.5)
<b>Health Status</b>		
Fair/Poor Health	28.3	(1.1)
Excellent/Very Good/Good Health	14.0	(0.3)
Has a Limiting Disability <sup>14</sup>	19.2	(0.7)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 13: Characteristics of U.S. Medicaid Enrollees, by Selected Income Groups, 1997<sup>15</sup>**

	<b>Medicaid: All Incomes</b>			<b>Medicaid: &lt;100% FPL</b>			<b>Medicaid: 100-199% FPL</b>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
<b>All</b>	20,605,073	100.0	-	13,609,464	100.0	-	4,797,314	100.0	-
<b>Age</b>									
0-10	9,183,042	44.6	(1.0)	6,183,424	45.4	(1.2)	2,147,740	44.8	(1.8)
11-17	3,193,640	15.5	(0.7)	2,166,658	15.9	(1.0)	711,576	14.8	(1.0)
18-34	4,121,094	20.0	(0.6)	2,607,211	19.2	(0.7)	916,424	19.1	(1.2)
35-64	4,107,297	19.9	(0.7)	2,652,171	19.5	(0.7)	1,021,573	21.3	(1.8)
<b>Gender</b>									
Female	12,088,892	58.7	(0.7)	8,215,384	60.4	(1.0)	2,604,850	54.3	(1.7)
Male	8,516,181	41.3	(0.7)	5,394,080	39.6	(1.0)	2,192,464	45.7	(1.7)
<b>Race/Ethnicity</b>									
White Non-Hispanic	9,035,200	43.9	(1.4)	5,197,651	38.2	(1.6)	2,494,567	52.0	(2.1)
Black Non-Hispanic	5,877,383	28.5	(1.1)	4,310,516	31.7	(1.5)	1,116,113	23.3	(1.8)
Hispanic	4,799,777	23.3	(0.8)	3,424,726	25.2	(1.0)	1,023,148	21.3	(1.5)
Other Non-Hispanic	892,714	4.3	(0.6)	676,570	5.0	(0.8)	163,486	3.4	(0.6)
<b>Income</b>									
Less than 100 percent	13,609,464	66.1	(1.2)	n/a			n/a		
100-200 percent	4,797,314	23.3	(1.1)	n/a			n/a		
200-300 percent	1,393,518	6.8	(0.5)	n/a			n/a		
300 percent or higher	804,778	3.9	(0.5)	n/a			n/a		
<b>Community Type<sup>13</sup></b>									
MSA	15,700,418	76.2	(1.3)	10,435,403	76.7	(1.6)	3,625,278	75.7	(2.2)
Non-MSA	4,899,567	23.8	(1.3)	3,174,061	23.3	(1.6)	1,166,948	24.4	(2.2)
<b>Place of Birth</b>									
U.S.-born	19,463,198	94.5	(0.4)	12,824,239	94.2	(0.5)	4,567,889	95.2	(0.8)
Foreign-born	1,141,875	5.5	(0.4)	785,225	5.8	(0.5)	229,425	4.8	(0.8)
<b>Health Status</b>									
Fair/Poor Health	4,364,594	21.2	(0.8)	2,991,449	22.0	(1.0)	991,532	20.7	(1.4)
Excellent/Very Good/Good Health	16,240,479	78.8	(0.8)	10,618,014	78.0	(1.0)	3,805,782	79.3	(1.4)
<b>Has a Limiting Disability<sup>14</sup></b>	5,474,217	26.6	(0.9)	3,438,077	25.3	(1.1)	1,358,693	28.3	(1.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 14: Access to Health Care for U.S. Children, by Insurance Status, 1997<sup>16</sup>**

	Private <sup>17</sup>		Public <sup>18</sup>		Uninsured <sup>19</sup>		All Children	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
Usual Source of Care <sup>20</sup>								
None	2.9	(0.3)	4.7	(0.6)	15.1	(1.0)	4.7	(0.2)
ER	0.7	(0.1)	2.9	(0.4)	4.3	(0.5)	1.5	(0.1)
Doctor's Office	78.4	(0.6)	48.9	(1.4)	42.4	(1.8)	68.2	(0.6)
Other	18.0	(0.6)	43.4	(1.4)	38.2	(1.6)	25.5	(0.5)
Unmet Need <sup>21</sup>								
Medical/Surgical	1.9	(0.2)	3.4	(0.5)	9.3	(1.4)	3.1	(0.2)
Dental	4.9	(0.3)	6.1	(0.6)	14.4	(1.5)	6.2	(0.3)
Mental	0.8	(0.1)	0.9	(0.3)	0.7	(0.2)	0.8	(0.1)
Prescription Drug	0.9	(0.1)	2.6	(0.5)	3.6	(0.5)	1.5	(0.1)
ANY	7.3	(0.4)	11.1	(0.9)	21.1	(1.8)	9.7	(0.4)
Not Confident in Access to Care <sup>22</sup>	4.0	(0.3)	11.6	(0.8)	28.0	(1.3)	8.3	(0.3)
Not Satisfied with Quality of Care <sup>23</sup>	7.3	(0.4)	11.4	(0.8)	17.1	(1.2)	9.2	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 14a: Access to Health Care for Low-Income U.S. Children, by Insurance Status: 1997<sup>16,24</sup>**

	<b>Private<sup>17</sup></b>		<b>Public<sup>18</sup></b>		<b>Uninsured<sup>19</sup></b>		<b>All Low-Income Children</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Usual Source of Care <sup>20</sup>								
None	4.9	(0.6)	5.2	(0.7)	16.3	(1.1)	7.4	(0.4)
ER	1.3	(0.3)	2.7	(0.4)	5.1	(0.7)	2.6	(0.2)
Doctor's Office	70.1	(1.3)	48.9	(1.6)	35.7	(1.7)	54.5	(0.9)
Other	23.7	(1.2)	43.2	(1.5)	43.0	(1.9)	35.4	(0.8)
Unmet Need <sup>21</sup>								
Medical/Surgical	2.3	(0.4)	2.9	(0.5)	9.2	(1.6)	4.0	(0.5)
Dental	6.3	(0.6)	6.5	(0.7)	15.1	(1.6)	8.2	(0.5)
Mental	1.8	(0.5)	1.0	(0.3)	0.7	(0.2)	1.2	(0.2)
Prescription Drug	1.4	(0.3)	2.7	(0.6)	3.9	(0.7)	2.5	(0.3)
ANY	9.9	(0.8)	11.2	(1.0)	21.3	(2.0)	12.8	(0.7)
Not Confident in Access to Care <sup>22</sup>	8.0	(0.9)	12.1	(0.9)	30.2	(1.5)	14.3	(0.6)
Not Satisfied with Quality of Care <sup>23</sup>	10.3	(0.8)	11.1	(0.9)	16.9	(1.1)	11.9	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 15: Access to Health Care for U.S. Adults, by Insurance Status, 1997<sup>16</sup>**

	Private <sup>17</sup>		Public <sup>18</sup>		Uninsured <sup>19</sup>		All Adults	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
Usual Source of Care <sup>20</sup>								
None	10.8	(0.4)	10.6	(0.8)	34.6	(1.0)	14.8	(0.3)
ER	1.7	(0.1)	4.9	(0.6)	7.8	(0.6)	3.0	(0.2)
Doctor's Office	67.4	(0.5)	38.8	(1.2)	28.2	(0.9)	58.4	(0.5)
Other	20.1	(0.4)	45.7	(1.2)	29.3	(1.1)	23.8	(0.4)
Unmet Need <sup>21</sup>								
Medical/Surgical	5.6	(0.2)	9.3	(0.9)	14.6	(0.7)	7.4	(0.2)
Dental	10.5	(0.3)	17.1	(1.2)	21.1	(0.8)	12.9	(0.3)
Mental	0.8	(0.1)	3.0	(0.4)	2.1	(0.3)	1.2	(0.1)
Prescription Drug	3.3	(0.2)	8.1	(0.7)	9.0	(0.5)	4.7	(0.2)
ANY	16.0	(0.4)	26.1	(1.5)	30.0	(0.8)	19.2	(0.4)
Not Confident in Access to Care <sup>22</sup>	5.3	(0.3)	11.8	(0.9)	24.6	(0.8)	9.1	(0.3)
Not Satisfied with Quality of Care <sup>23</sup>	8.5	(0.3)	12.0	(0.8)	16.6	(0.9)	10.0	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.



**Table 15a: Access to Health Care for Low-Income U.S. Adults, by Insurance Status: 1997<sup>16,24</sup>**

	<b>Private<sup>14</sup></b>		<b>Public<sup>15</sup></b>		<b>Uninsured<sup>16</sup></b>		<b>All Low-Income Adults</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Usual Source of Care <sup>20</sup>								
None	15.1	(0.7)	11.4	(0.9)	34.7	(1.2)	21.6	(0.6)
ER	2.8	(0.3)	4.9	(0.5)	9.2	(0.8)	5.6	(0.4)
Doctor's Office	53.7	(0.9)	41.7	(1.2)	23.4	(1.1)	40.1	(0.7)
Other	28.5	(1.0)	42.0	(1.4)	32.8	(1.3)	32.7	(0.8)
Unmet Need <sup>21</sup>								
Medical/Surgical	7.5	(0.5)	10.3	(0.9)	14.1	(0.9)	10.5	(0.4)
Dental	14.2	(0.7)	18.5	(1.1)	19.9	(0.9)	17.1	(0.4)
Mental	1.6	(0.3)	3.5	(0.5)	1.8	(0.2)	2.1	(0.2)
Prescription Drug	4.4	(0.4)	9.4	(0.8)	8.9	(0.6)	7.1	(0.4)
ANY	20.8	(0.9)	27.9	(1.4)	29.1	(0.9)	25.2	(0.6)
Not Confident in Access to Care <sup>22</sup>	10.0	(0.7)	13.1	(1.2)	27.3	(1.0)	17.0	(0.5)
Not Satisfied with Quality of Care <sup>23</sup>	11.2	(0.7)	12.9	(0.9)	16.2	(0.9)	13.3	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 16: Utilization of Health Care for U.S. Children, by Insurance Status: 1997<sup>16,25</sup>**

	<sup>17</sup> Private		<sup>18</sup> Public		<sup>19</sup> Uninsured		All Children	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
Any Doctor Visit	79.0	(0.7)	76.0	(1.1)	54.5	(1.7)	75.5	(0.5)
If Any, Average Number of Visits	3.3	(0.1)	4.4	(0.2)	3.2	(0.4)	3.6	(0.1)
Any Health Professional Visit	29.2	(0.6)	34.6	(1.4)	26.5	(1.4)	29.9	(0.6)
If Any, Average Number of Visits	2.7	(0.1)	3.4	(0.3)	2.3	(0.2)	2.9	(0.1)
Any Dental Visit	71.6	(0.5)	58.0	(1.0)	47.0	(1.6)	66.0	(0.4)
If Any, Average Number of Visits	2.4	(0.1)	2.1	(0.1)	2.0	(0.1)	2.3	(0.0)
Any Mental Visit	4.6	(0.3)	7.1	(0.8)	3.8	(0.4)	5.0	(0.3)
If Any, Average Number of Visits	10.3	(1.2)	16.1	(1.8)	8.7	(2.8)	11.8	(1.0)
Any ER Visit	21.9	(0.7)	39.0	(1.3)	23.0	(1.4)	25.4	(0.5)
If Any, Average Number of Visits	1.5	(0.0)	2.4	(0.1)	1.9	(0.1)	1.8	(0.1)
Any Well-Child Visit	63.5	(0.7)	70.9	(0.9)	47.0	(1.2)	63.0	(0.6)
If Any, Average Number of Visits	1.7	(0.0)	2.4	(0.1)	1.9	(0.1)	1.9	(0.0)
Any Hospital Stay	6.3	(0.3)	10.4	(0.7)	5.1	(0.9)	7.0	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 16a: Utilization of Health Care for Low-Income U.S. Children,  
by Insurance Status: 1997<sup>16,24,25</sup>**

	<b>Private<sup>17</sup></b>		<b>Public<sup>18</sup></b>		<b>Uninsured<sup>19</sup></b>		<b>All Low-Income Children</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Any Doctor Visit	72.8	(1.4)	75.2	(1.2)	53.0	(1.8)	69.6	(0.9)
If Any, Average Number of Visits	3.3	(0.2)	4.3	(0.2)	3.4	(0.5)	3.8	(0.1)
Any Health Professional Visit	30.6	(1.2)	34.2	(1.5)	27.8	(1.6)	31.4	(0.8)
If Any, Average Number of Visits	3.1	(0.4)	3.5	(0.3)	2.3	(0.2)	3.1	(0.2)
Any Dental Visit	64.6	(1.1)	58.0	(1.0)	46.1	(1.9)	58.1	(0.6)
If Any, Average Number of Visits	2.3	(0.1)	2.1	(0.1)	2.0	(0.1)	2.1	(0.0)
Any Mental Visit	6.6	(0.7)	6.7	(0.9)	4.2	(0.6)	6.1	(0.4)
If Any, Average Number of Visits	8.0	(0.9)	15.7	(1.8)	9.2	(3.3)	11.5	(1.0)
Any ER Visit	26.4	(1.3)	39.2	(1.5)	24.6	(1.7)	31.1	(0.8)
If Any, Average Number of Visits	1.8	(0.1)	2.4	(0.1)	1.9	(0.1)	2.1	(0.1)
Any Well-Child Visit	59.2	(1.6)	72.1	(1.0)	46.5	(1.3)	61.6	(0.8)
If Any, Average Number of Visits	1.8	(0.0)	2.5	(0.1)	1.8	(0.1)	2.1	(0.1)
Any Hospital Stay	6.4	(0.6)	9.7	(0.7)	5.3	(1.1)	7.5	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 17: Utilization of Health Care for U.S. Adults, by Insurance Status, 1997<sup>16,25</sup>**

	Private <sup>17</sup>		Public <sup>18</sup>		Uninsured <sup>19</sup>		All Adults	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
Any Doctor Visit	73.0	(0.5)	72.7	(1.1)	43.6	(1.0)	68.0	(0.4)
If Any, Average Number of Visits	3.7	(0.1)	6.0	(0.2)	4.1	(0.4)	4.0	(0.1)
Any Health Professional Visit	23.0	(0.4)	28.2	(1.3)	17.1	(0.8)	22.4	(0.3)
If Any, Average Number of Visits	3.3	(0.2)	7.8	(2.0)	2.9	(0.2)	3.7	(0.2)
Any Dental Visit	75.2	(0.5)	56.2	(1.5)	42.6	(0.9)	68.1	(0.4)
If Any, Average Number of Visits	2.3	(0.0)	2.2	(0.0)	2.0	(0.1)	2.2	(0.0)
Any Mental Visit	5.6	(0.3)	15.4	(0.9)	4.3	(0.3)	6.2	(0.2)
If Any, Average Number of Visits	10.6	(0.5)	17.6	(4.5)	8.5	(0.9)	11.8	(1.0)
Any ER Visit	17.5	(0.4)	37.9	(1.3)	25.4	(0.9)	20.5	(0.3)
If Any, Average Number of Visits	1.6	(0.0)	2.6	(0.1)	2.1	(0.2)	1.8	(0.0)
Any Breast Exam (women only)	60.8	(0.6)	48.3	(1.5)	35.0	(1.5)	55.6	(0.5)
Any Pap Smear (women only)	67.3	(0.7)	60.2	(1.8)	45.1	(1.5)	63.2	(0.5)
Any Hospital Stay	8.1	(0.3)	22.5	(1.2)	8.1	(0.6)	9.2	(0.2)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 17a: Utilization of Health Care for Low-Income U.S. Adults,  
by Insurance Status: 1997<sup>16,24,25</sup>**

	<b>Private<sup>17</sup></b>		<b>Public<sup>18</sup></b>		<b>Uninsured<sup>19</sup></b>		<b>All Low-Income Adults</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Any Doctor Visit	66.8	(1.0)	74.3	(1.2)	41.4	(1.2)	58.9	(0.7)
If Any, Average Number of Visits	4.0	(0.2)	6.4	(0.2)	4.2	(0.3)	4.6	(0.1)
Any Health Professional Visit	22.4	(0.9)	26.4	(1.3)	17.2	(0.9)	21.3	(0.6)
If Any, Average Number of Visits	3.6	(0.4)	6.8	(0.7)	3.1	(0.2)	4.2	(0.3)
Any Dental Visit	62.5	(1.1)	51.4	(1.5)	38.9	(1.1)	51.6	(0.6)
If Any, Average Number of Visits	2.1	(0.0)	2.2	(0.1)	2.1	(0.1)	2.1	(0.0)
Any Mental Visit	6.8	(0.5)	17.4	(1.0)	5.0	(0.5)	8.2	(0.3)
If Any, Average Number of Visits	11.2	(1.3)	19.3	(5.6)	8.5	(1.0)	14.0	(2.4)
Any ER Visit	22.8	(1.0)	39.9	(1.4)	25.8	(1.2)	27.3	(0.6)
If Any, Average Number of Visits	1.7	(0.1)	2.8	(0.1)	2.4	(0.3)	2.3	(0.1)
Any Breast Exam (women only)	50.8	(1.3)	47.6	(1.6)	33.8	(1.5)	44.3	(0.8)
Any Pap Smear (women only)	57.2	(1.3)	58.9	(1.8)	46.0	(1.6)	53.8	(0.8)
Any Hospital Stay	9.5	(0.6)	25.2	(1.2)	9.1	(0.8)	12.5	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## NOTES

### *Notes for Tables 1 - 10*

1. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
2. Employer coverage includes those who receive coverage directly from an employer or union, those who receive coverage as dependents, and those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA).
3. Other Private includes those with privately purchased coverage that is not obtained through an employer or union and coverage that cannot be definitively classified as employer, private, Medicare, Medicaid, or CHAMPUS.
4. Medicaid/State coverage includes those who receive coverage under the Medicaid program or under state-specific programs in California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Washington, and Wisconsin.
5. Other Public includes those who receive coverage under the Medicare, CHAMPUS, Veterans Affairs (VA), or other military program.
6. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service program.
7. The family structure of adults is defined in terms of whether or not they are married and whether or not they have any of their own children in the household. "Married" adults are defined as those who report being married or have a spouse in the household. Those who are widowed, divorced, separated, or never married, or whose marital status was not ascertained but who did not report having a spouse in the household, are classified as "single." Those "with children" have at least one biological, adoptive, or stepchild under age 18 living in the household at the time of the survey; all other adults are classified as "without children."
8. Family type for children is defined in terms of their relationship with the adults with whom they live. The category "no parents" means that the child lives with relatives other than parents or with unrelated adults. Children classified as living in "one-parent families" live with a single biological or adoptive parent (the household may contain this parent's unmarried partner). Children living with two biological or adoptive parents (married or unmarried) or one biological or adoptive parent and one stepparent (parents must be married) are classified as living in "two-parent families."
9. Family work status is a hierarchy. Individuals who work fewer than 35 hours per week are considered part-time workers, and those who work 35 or more hours per week are considered full-time workers. Families with at least one full-time worker are classified as "full-time worker" families. Families with no full-time workers but one or more part-time workers are classified as "part-time worker(s) only" families, and those with no full-time or part-time workers in the family are classified as "no workers" families.
10. Based on those who work for an employer or who are self-employed and work for an employer, but working for an employer is worker's main job. Excludes those who work in the public sector.
11. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see <http://www.census.gov/population/www/estimates/aboutmetro.html>).

### *Notes for Tables 11 - 13*

12. Insurance coverage is measured at the time of the survey. Interviewers asked respondents about family members' current enrollment in private and public insurance and followed up with a confirmation question when no coverage was specified. Uninsured includes those who reported no type of health insurance coverage at the time of the survey or who reported

- coverage under the Indian Health Service program. Excludes persons ages 65 and over and those living in institutions or group quarters.
13. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see <http://www.census.gov/population/www/estimates/aboutmetro.html>).
  14. For children, indicates that the child has a physical, learning, or mental health condition that limits participation in the usual kinds of activities done by most children the child's age or limits his/her ability to do schoolwork. For adults, indicates a physical, mental, or other health condition that limits the kind or amount of work the person can do.
  15. Insurance coverage is measured at the time of the survey and is represented by a hierarchy; thus, those with employer coverage and Medicaid would be classified as "Employer" and would not be included in these estimates. Medicaid/State coverage includes those who receive coverage under the Medicaid program or under state-specific programs in California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Washington, and Wisconsin. Excludes persons ages 65 and over and those living in institutions or group quarters.

*Notes for Tables 14 - 17a*

16. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
17. Private coverage includes those who receive coverage directly from an employer or union, those who receive coverage as dependents, those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA), those with privately purchased coverage that is not obtained through an employer or union, and those with coverage that cannot be definitively classified as employer, private, Medicare, Medicaid, or CHAMPUS.
18. Public coverage includes those who receive coverage under the Medicaid program or under state-specific programs in California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Washington, and Wisconsin, or those who receive coverage under Medicare, CHAMPUS, Veterans Affairs (VA), or other military program.
19. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service program.
20. The NSAF asks, "Is there a place where [person] usually goes when he/she is sick or needs advice about his/her health?" If yes, the interviewer asks, "What kind of place is it that [person] usually goes to?" The response choices are a doctor's office (including an HMO), a hospital emergency room, a clinic or hospital outpatient department, or some other place. "Other" includes those whose usual source of care is a clinic or hospital outpatient department, a naturalopathic/herbal provider, a family member or friend who is in the medical profession, dial-in or phone service, or other providers.
21. Unmet need estimates are based on responses to a series of questions asking, "In the past 12 months, did [person] not get or postpone [type of care] when he/she needed it?" "Any" unmet need indicates that a person had one or more types of unmet need among medical/surgical, dental, mental, and prescription drug need.
22. Based on respondent's answer to the question "How confident are you that your family members can get care if they need it?" "Not confident" includes those respondents who say they are "not confident" or "not confident at all" that their family can get needed medical care.
23. Based on respondent's answer to the question "How satisfied are you with the quality of medical care your family has received during the last 12 months?" "Not satisfied" includes those respondents who say they are "very dissatisfied" or "somewhat dissatisfied" in the quality of care their family receives.
24. Low-income is defined as below 200 percent of the federal poverty level.
25. Health service utilization questions in the NSAF ask whether the sampled person received specific types of care in the 12 months prior to the survey and, if so, how many times.





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